



# USA Commercial Mortgage Company Investor History Report

Vesting: Debt Acquisition Company of America V, LLC

Loan: Fiesta Oak Valley

Client ID: 7578

Account ID: 7826

Loan Interest Rate: 13.00%

Original Service Fee:

Current Service Fee: 3.00%

Date	Transaction	A	B	C	D = B - C	E	F	G	H	I = F - G - H	J	K = H - J
		Investment	Principal Paid by Borrower	Principal Paid to Investor	Principal Owed to Investor	Unsecured / Diverted Principal	Interest Earned	Loan Service Fee Retained by USACM	Interest Paid by Borrower Net of Service Fee	Cumulative Amount Due from Borrower, Net of Service Fee	Interest Paid to Investor	Cumulative Amount Held for / (Due from) Investor
02/01/2007	-PRIOR MONTH ENDING BALANCES	\$2,575,000.00					\$95,558.57	\$5,631.05		\$89,927.53		
02/28/2007	Interest and Service Fee (2/1 - 2/28)	\$2,575,000.00					\$34,138.70	\$2,145.83		\$121,920.39		
03/12/2007	Adjust to Current Service Fee	\$2,575,000.00						\$15,553.76		\$106,366.63		
03/12/2007	Transfer to Compass for Servicing	\$2,575,000.00								(\$106,366.63)		
<b>TOTALS:</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$129,697.27</b>	<b>\$23,330.65</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

This rate has been adjusted according to your loan servicing agreement.

This statement is provided for informational purposes only and is intended for the sole benefit of the named vested party.

This statement is not intended to represent a loan payoff quote. USA reserves the right to update and supplement this statement.

As of February 16, 2007, Compass Financial Partners, LLC ("CFP") became the servicer of most of the loan portfolio formerly serviced by USA Commercial Mortgage Company ("USACM"). Pending licensing by the State of Nevada, CFP will utilize USACM as a subservicer of these loans.

**USA Commercial Mortgage Company**  
as Loan Servicing Agent for Loans Listed Below

**Check Statement for February 1, 2007 through February 28, 2007****Account ID: 7826**

Debt Acquisition Company of America V, LLC

1565 Hotel Circle South  
Suite 310  
San Diego, CA 92108

Loan Name	Principal Received in Current Period	Prior Period Principal Due to (from) Investor	Net Interest Received in Current Period	Prior Period Interest Due to (from) Investor	Total Due to (from) Investor
Bay Pompano Beach	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Fiesta Oak Valley	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Fiesta USA/Stoneridge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Marlton Square	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Prior Period Holdback:

Uncollected Amount (\$15.98)

Court Required Holdbacks:

2% Service Fees (\$146.43)

**Net Check Amount (\$162.42)**

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The current period is the period covered by the statement.

The prior period reflects the amounts netted or held back post-petition.

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USACM reserves the right to update and supplement this statement.

THIS STATEMENT REFLECTS THE STATUS THROUGH FEBRUARY 28, 2007

Page - 1

March 21, 2007

Dear USA Capital Investor:

On February 16, 2007, Compass Financial Partners, LLC ("CFP") became the servicer of most of the loan portfolio formerly serviced by USA Commercial Mortgage Company ("USACM"). The Joint Reorganization Plan for USACM and its affiliates became effective on March 12, 2007. Many of the provisions of the Plan will be reflected in this month's Investor History Reports and Check Statements. The History Report will have additional informational line items to reflect the implementation of the Plan. The History Reports this month will include the distribution that is on the Check Statement received for February, along with the Plan implementation lines described below.

The following is an explanation of the terms found in the Investor History Reports and how these provisions will be put into effect in this month's distribution.

- **Recoupment of Prepaid Interest** – Prior to the bankruptcy, USACM paid investors interest on loans in which the Borrowers were not making interest payments to USACM. The Bankruptcy Court ruled that investors owed that money to USACM and USACM could recover "Prepaid Interest" from investors' paying loans through a process called "netting" up to the amount of the Prepaid Interest. Prior Check Statements and Investor History Reports showed the amount of Prepaid Interest and how much was held back from each paying loan to offset it. This month's Investor History Report makes the netting permanent – the funds held back have been applied to the Prepaid Interest. For most investors, this will eliminate their Prepaid Interest obligation. If Prepaid Interest still exists after the permanent netting, CFP will continue netting going forward.

This entry appears in column C if recouped through principal and column J if recouped through interest. A negative entry indicates money was recovered from other loans in order to cover prepaid interest on that loan and if positive, money was recouped from that loan to cover another loan. These amounts will not appear on your check statement as a payment to you.

- **Diverted Principal Release (dollar amount)** – On the Petition Date, USACM had funds in its Collection Account including Prepetition Receipts of principal from the Roam Development and Del Valle Isleton loans. One of the Committees raised an issue regarding the co-mingling of funds in the account and USACM was ordered to holdback those funds until the issue was resolved. This month's Investor History Report shows the release of those principal receipts back to the investors in those loans. This does not release all diverted principal for these two loans.
- **Prepetition Service Fee Waiver** – During the bankruptcy, USACM accrued 1% Loan Servicing Fees on all outstanding amounts from the borrower. Under the Reorganization Plan, USACM waived prepetition accrued and unpaid service fees as of the effective date. These amounts are only waived through the petition date. In this month's Investor History Report, Column G shows a credit back to investors of these accrued Prepetition Loan Servicing Fees and a corresponding increase in Column I.
- **Adjust to Current Service Fee** – The Reorganization Plan provides for USACM to collect the full Loan Servicing Fee provided in each investors' Loan Servicing Agreement (LSA). During the bankruptcy, USACM collected a 1% Service Fee from all investors on all interest payments made by the borrower and collected an additional 2% holdback per court order. On prior month Check Statements there was a line item called "2% Service Fees" which represented the holdback of these funds until USACM could determine each investor's service fee rate per their Loan Servicing Agreement. On the Investor History Statements this month, all contract rates were implemented and for any LSA with a rate other than 1%, an adjustment was made to both the accruals (column G) and any payments previously made at 1% (columns H and J). The payment adjustments have been collected or released through the holdbacks on the Check Statements.
- **Transfer to Compass for Servicing** – This line item represents the transfer of control of the servicing of the loans and investor accounts from USACM to CFP. YOUR INVESTMENT IN THAT DEED OF TRUST HAS NOT CHANGED.

**Check Statement and Holdback Releases/Charges** - To the extent collected through previous distributions, holdbacks were released for the additional 2% service fees for contracts having other than a 3% rate. Additionally, holdbacks were released for prepetition interest receipts, to the extent previously collected. A surcharge for the Direct Lenders Committee fees required under the Plan of Reorganization was assessed to all 1% contracts.

USA Capital investors who do not find their questions about the Check Statements and/or Investor History Reports answered in this letter or on the USA Capital website – [www.usacapitalcorp.com](http://www.usacapitalcorp.com) – may call Mark Olson at (702) 734-2400 or contact him via email at [molson@usacapitalcorp.com](mailto:molson@usacapitalcorp.com).